IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant:	Marilyn S. Bullock et al.)	
Serial No.:	10/707,476)	
Filed:	December 17, 2003	Confirmation No.	1475
Group Art Unit:	3621))	
Examiner:	Joshua A. Murdough		
Attorney Docket:	014033-000006))	
Title:	ACTIVE DISABLEMENT OF	,)	
	AMLICIOUS CODE IN)	
	ASSOCIATION WITH THE)	
	PROVISION OF ON-LINE)	
	FINANCIAL SERVICES)	

Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

AMENDMENT AND RESPONSE UNDER 37 C.F.R § 1.111

Sir:

This paper is being filed in response to the office action mailed December 13, 2007, having a reply due date of March 13, 2008. A fee for added claims is included herewith. Applicants believe no additional fee is due at this time. Should Applicants be mistaken as to the fees, you are authorized to charge deposit account 13-4365 for the shortfall, or credit said deposit account for any overpayment. Reconsideration of the application is respectfully requested in light of the amendments and remarks contained herein.

Amendments to the Specification begin on page 2.

Amendments to the Claims begin on page 3 of this paper.

Remarks/Argument begin on page 9 of this paper.